

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 14-15626-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

|  |  |
|--|--|
| James J. Craig Jr.<br>382 Millstone Road<br>Clarksburg, NJ 08510 | Suzanne M. Craig<br>382 Millstone Road<br>Clarksburg, NJ 08510 |
|--|--|

Social Security No.:

|             |             |
|-------------|-------------|
| xxx-xx-8744 | xxx-xx-6996 |
|-------------|-------------|

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON APPLICATION FOR COMPENSATION**

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Michael B. Kaplan on:

Date: 2/6/18  
Time: 10:00 AM  
Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

for the purpose of acting on applications for compensation. Attendance by creditors is welcome, but not required.

The following applications for compensation have been filed:

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APPLICANT(S)  
Edward Hanratty

COMMISSION OR FEES  
\$4,588.70

EXPENSES  
\$0

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Creditors may be heard before the applications are determined.

In accordance with D.N.J. Local Bankruptcy Rule 2016-1(d), appearances are not required on applications for compensation unless objections are filed. Objections shall be filed and served no later than seven (7) days prior to the scheduled hearing date (D.N.J. LBR 2016-1(h)).

Dated: January 4, 2018  
JAN:

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 James J. Craig, Jr.  
 Suzanne M. Craig  
 Debtors

Case No. 14-15626-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 137

Page 1 of 3  
 Total Noticed: 65

Date Rcvd: Jan 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 06, 2018.

db/jdb +James J. Craig, Jr., Suzanne M. Craig, 382 Millstone Road, Clarksburg, NJ 08510-1516  
 aty +Gary Kay, 17 Hidden Pine Drive, Millstone, NJ 08510-1214  
 aty +Mark A Kirkorsky, POB 25287, Tempe, AZ 85285-5287  
 cr +Bank of America, N.A., Wells Fargo Bank, N.A., ATTN: Bankruptcy Dept. MAC# D3347-014,  
     3476 Stateview Blvd., Fort Mill, SC 29715-7200  
 nc +Gary A. Kay, 17 Hidden Pines Drive, Clarksburg, NJ 08510-1214  
 cr +PENNYMAC LOAN SERVICING, LLC AS SERVICER FOR PENN, Phelan Hallinan & Schmieg, PC,  
     400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 514655330 +1st Data, 4000 Coral Ridge Drive, Coral Springs, FL 33065-7614  
 514655331 A.R.M. Solutions, Inc., PO Box 3666, Camarillo, CA 93011-3666  
 514655332 Allied Interstate, PO Box 1954, Southgate, MI 48195-0954  
 514655334 +Atlantic Irrigation Specialties, Inc., 111 Lafayette Avenue N., White Plains, NY 10603-1602  
 514655335 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
     (address filed with court: Bank Of America, 4161 Piedmont Pkwy, Greensboro, NC 27410)  
 514701479 #Bank of America, N.A., NC4-105-02-99, PO Box 26012, Greensboro, NC 27420-6012  
 514878045 +Bank of America, N.A., c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301,  
     Mountainside, NJ 07092-2315  
 514655336 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
     (address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)  
 514655338 +Chase, Po Box 15298, Wilmington, DE 19850-5298  
 514655337 +Chase, Po Box 901039, Fort Worth, TX 76101-2039  
 514655340 +Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
 514655341 +Daniel F. Sahin, PC, 15 Carrs Tavern Road, PO Box 838, Clarksburg, NJ 08510-0838  
 514655343 Dell Commercial Credit, PO Box 689020, Des Moines, IA 50368-9020  
 514655345 +Fac/Nab, 480 James Robertson Pkwy, Nashville, TN 37219-1212  
 514655346 +Falonni & Associates, LLC, 165 Passaic Avenue, Suite 301B, Fairfield, NJ 07004-3592  
 514655347 +First Energy JCPL, 76 South Main Street, Akron, OH 44308-1890  
 514655348 Frost - Arnett Company, The Collection Company, PO Box 1022, Wixom, MI 48393-1022  
 514655350 +Global Current Services of NJ LLC, 1350 S. Pennsylvania Ave, Morrisville, PA 19067-1272  
 514655351 +Goldman & Warshaw, PO Box 2500, Caldwell, NJ 07007-2500  
 514655352 JCP&L, PO Box 16001, Reading, PA 19612-6001  
 514803089 +JCP&L, c/o Daniel F. Sahin, P.C., PO Box 838, Clarksburg, NJ 08510-0838  
 517013621 +JPMorgan Chase Bank, N.A., c/o LCS Financial Services Corporation,  
     6782 S. Potomac St., Suite 100, Centennial, CO 80112-4585  
 517013622 +JPMorgan Chase Bank, N.A., c/o LCS Financial Services Corporation,  
     6782 S. Potomac St., Suite 100, Centennial, CO 80112, JPMorgan Chase Bank, N.A.,  
     c/o LCS Financial Services Corporation 80112-4585  
 514715759 #+Jersey Central Power & Light, a Firstenergy Company, 331 Newman Spring Rd., Bldg 3,  
     Red Bank, NJ 07701-6771  
 514655353 John Deere Landscapes, RT 34 Allaire Airport #36, Farmingdale, NJ 07727  
 514655354 +Law Offices of Andrew T. McDonald, LLC, 1904 Main St, Suite D, Lake Como, NJ 07719-2953  
 514951430 +Modern Diagnostic Pathology Consultants, c/o Pressler and Pressler, LLP., 7 Entin Road,  
     Parsippany NJ 07054-5020  
 514655355 +Monmouth County Sheriff's Office, 50 East Main Street, Freehold, NJ 07728-2277  
 514655356 +New Jersey Division of Taxation, PO BOX 286, Trenton, NJ 08646-0286  
 514655357 +Nrthestcrcol, 960 N Main Ave, Scranton, PA 18508-2126  
 514655358 +Paladin Group, 3124 S. Parker Rd., Suite A2-119, Aurora, CO 80014-6215  
 515668920 +PennyMac Loan Services, LLC, C/O Aldridge Pite, LLP, Fifteen Piedmont Center,  
     3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1636  
 515623524 +PennyMac Loan Services, LLC, 6101 Condor Drive, Suite 310, Moorpark, CA 93021-2602  
 515623525 +PennyMac Loan Services, LLC, 6101 Condor Drive, Suite 310, Moorpark, CA 93021,  
     PennyMac Loan Services, LLC, 6101 Condor Drive 93021-2602  
 514655359 Pressler and Pressler, L.L.P., 7 Entin Road, Parsippany, NJ 07054-5020  
 514655360 +Pride Landscape Supply 2, 350 Ernston Road, Parlin, NJ 08859-1900  
 514812808 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
     TRENTON NJ 08646-0245  
     (address filed with court: State of New Jersey, Department of Treasury,  
     Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)  
 514655363 +Sears/Cbna, Po Box 6189, Sioux Falls, SD 57117-6189  
 514655364 +Solberg & Kennedy Llc, 14040 N Cave Vreek Rd St, Phoenix, AZ 85022-6179  
 514655365 State of New Jersey, Workers' Compensati, C/O Pressler & Pressler, LLP, 7 Entin Road,  
     Parsippany, NJ 07054-5020  
 514655366 +Suburban Propane, PO Box 682, Hummelstown, PA 17036-0682  
 514655367 +Summit Collection Svcs, 50 N Franklin Tpke, Ho Ho Kus, NJ 07423-1562  
 514879991 +Superior Pool Products, Connie Dickinson, 109 Northpark Blvd., Covington, LA 70433-5005  
 514801056 +Superior Pool Products LLC, Att: Mark A Kirkorsky, POB 25287, Tempe, AZ 85285-5287  
 514655369 TD Bank, NA, C/O Pressler & Pressler, 7 Entin Rd., Parsippany, NJ 07054-5020  
 514655371 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,  
     ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
     (address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,  
     Frederick, MD 21701)

District/off: 0312-3

User: admin  
Form ID: 137

Page 2 of 3  
Total Noticed: 65

Date Rcvd: Jan 04, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 04 2018 21:59:20 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ecf@usdoj.gov Jan 04 2018 21:59:19 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

cr E-mail/Text: ally@ebn.phinsolutions.com Jan 04 2018 21:58:53 Ally Financial,  
PO Box 130424, Roseville, MN 55113-0004

514655333 +E-mail/Text: ally@ebn.phinsolutions.com Jan 04 2018 21:58:53 Ally Financial,  
200 Renaissance Ctr, Detroit, MI 48243-1300

514715865 E-mail/Text: ally@ebn.phinsolutions.com Jan 04 2018 21:58:53 Ally Financial serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004

514674940 E-mail/Text: mrdiscren@discover.com Jan 04 2018 21:58:55 Discover Bank,  
DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025

514655344 +E-mail/Text: mrdiscren@discover.com Jan 04 2018 21:58:55 Discover Fin Svcs Llc,  
Po Box 15316, Wilmington, DE 19850-5316

514852652 E-mail/Text: bkdepartment@rtresolutions.com Jan 04 2018 21:59:27  
Real Time Resolutions, Inc., 1349 Empire Central Dr., Ste #150, P.O. Box 36655,  
Dallas, TX 75247

514655362 E-mail/Text: bankruptcy@savit.com Jan 04 2018 21:59:50 Savit Collection Agency,  
PO Box 250, East Brunswick, NJ 08816-0250

515296517 E-mail/PDF: gecsedri@recoverycorp.com Jan 04 2018 22:06:16 Synchrony Bank,  
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605

514685252 +E-mail/Text: robin.steffan@wf-1.com Jan 04 2018 21:59:33 Western Equipment, Finance, Inc.,  
ATTN: Robin Steffan, PO Box 640, Devils Lake, ND 58301-0640

514655372 +E-mail/Text: robin.steffan@wf-1.com Jan 04 2018 21:59:33 Western Equipment Finance,  
503 Hwy 2 West, Devils Lake, ND 58301-2938

514655373 E-mail/Text: robin.steffan@wf-1.com Jan 04 2018 21:59:33 Western Finance & Lease,  
420 College Drive South, PO Box 640, Devils Lake, ND 58301-0640

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

514655349 Fst Nat Coll  
514655361 Roi Services, Inc.  
514655339\* +Chase, Po Box 15298, Wilmington, DE 19850-5298  
514655342\* +Daniel F. Sahin, PC, 15 Carrs Tavern Road, PO Box 838, Clarksburg, NJ 08510-0838  
514655370\* +The Law Offices of Andrew T McDonald LLC, 1904 Main Street, Suite D,  
Lake Como, NJ 07719-2953  
514655368 ##Superior Pool Products, LLC, PO Box 610, Hopkinton, MA 01748-0610

TOTALS: 2, \* 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 06, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 137

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Total Noticed: 65

Date Rcvd: Jan 04, 2018

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 1, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor Bank of America, N.A.  
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
Edward Hanratty on behalf of Joint Debtor Suzanne M. Craig thanratty@tomeslawfirm.com,  
ftomes@tomeslawfirm.com;G17018@notify.cincompass.com;abby@tomeslawfirm.com  
Edward Hanratty on behalf of Debtor James J. Craig, Jr. thanratty@tomeslawfirm.com,  
ftomes@tomeslawfirm.com;G17018@notify.cincompass.com;abby@tomeslawfirm.com  
Edward Hanratty on behalf of Non Compliance Gary A. Kay thanratty@tomeslawfirm.com,  
ftomes@tomeslawfirm.com;G17018@notify.cincompass.com;abby@tomeslawfirm.com  
Jennifer R. Gorchow on behalf of Creditor JPMORGAN CHASE BANK, N.A. nj.bkecf@fedphe.com  
Joel A. Ackerman on behalf of Creditor Bank of America, N.A.  
bankruptcynotice@zuckergoldberg.com  
Joel A. Ackerman on behalf of Creditor BANK OF AMERICA, N.A.  
bankruptcynotice@zuckergoldberg.com  
John R. Morton, Jr. on behalf of Creditor Ally Financial ecfmail@mortoncraig.com,  
mortoncraigecf@gmail.com  
Nicholas V. Rogers on behalf of Creditor PennyMac Holdings, LLC nj.bkecf@fedphe.com  
Nicholas V. Rogers on behalf of Creditor PENNYMAC LOAN SERVICING, LLC AS SERVICER FOR  
PENNYMAC HOLDINGS, LLC nj.bkecf@fedphe.com  
Sherri J. Braunstein on behalf of Creditor PennyMac Holdings, LLC nj.bkecf@fedphe.com,  
nj.bkecf@fedphe.com  
William M. E. Powers, III on behalf of Creditor PennyMac Holdings, LLC ecf@powerskirn.com  
William M.E. Powers, III on behalf of Creditor PennyMac Holdings, LLC ecf@powerskirn.com  
TOTAL: 16